

Vows to Continue Fighting for Long-Term Extension

September 23, 2010

WASHINGTON D.C. – Today, U.S. Congressman Charlie Melancon (LA-03) supported extension of the National Flood Insurance Program (NFIP) for one year, through September 30, 2011. 500,000 Louisianians depend on the federal program to protect their homes and businesses. Congressman Melancon worked to pass a five-year extension of the flood insurance program in the House of Representatives last July. Unfortunately, the Senate failed to act on the five-year extension bill. The one-year extension passed by the House today will prevent the flood insurance program from expiring next week.

“Louisiana families and small businesses depend on the flood insurance program for protection after disasters, and the one-year extension we passed today will keep this critical safety net from expiring on September 30th,” said Rep. Melancon. **“But this short-term fix does not replace the need to strengthen and reform the flood insurance program, and I am disappointed the Senate did not act on the five-year extension we passed in the House several months ago. I will keep fighting for a long-term flood insurance reform bill that guarantees help will be there when Louisianians need it.”**

Congressman Melancon has been working all year for a long-term extension of the National Flood Insurance Program, which expired several times in 2010 due to inaction by the U.S. Senate. The *Flood Insurance Reform Priorities Act of 2010*, passed by the House in July, would have extended the flood insurance program until 2015 and included much-needed reforms to protect consumers and make the program fiscally sustainable.

The bill passed in July also included an amendment from Congressman Melancon to make flood insurance more affordable in Louisiana communities that have recently had their levee systems decertified by FEMA. The Melancon amendment mandates that FEMA account for **all** flood protection systems when determining flood risk, including nonfederal levee systems built by local communities to protect themselves. The amendment also requires that insurance rates reflect the protection provided by those levee systems, instead of only crediting systems that provide 100-year protection. The Melancon amendment will ensure that flood insurance rates are fair and more accurately reflect flood risk, lowering costs for many Louisiana homeowners and small businesses.

Click [here to read](#) the Melancon amendment.

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